

**KML LAW GROUP, P.C.**  
**THE BNY INDEPENDENCE CENTER**  
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**PHILADELPHIA, PA 19106**  
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November 28, 2023

Brad J. Sadek, Esq.  
1500 JFK Boulevard, Ste 220  
Philadelphia, PA 19102

RE: **NOTICE OF DEFAULT UNDER COURT-APPROVED STIPULATION**  
PennyMac Loan Services, LLC vs. Vincent Wendowski  
Case No. 22-11368 MDC  
Last 4 Digits of Loan No. 0784

Dear Sir or Madam:

Please be advised that your client is in default under the terms of the Stipulation that was approved by the Bankruptcy Court. Under the terms of the Stipulation, your client must cure the default within fifteen (15) days of this Notice.

- Installment payments for the months of November 2022 through March 2023, in the amount of \$641.45, per month;
- Installment payment for the month of April 2023, in the amount of \$581.36;
- Regular mortgage payments for the months of September 2023 through November 2023, in the amount of \$925.35, per month;
- Less Debtor Suspense credit in the amount of \$714.34;

**The total due is \$5,850.32 and must be received on or before December 13, 2023.**

- The monthly payment for December 2023, is/will be due on the 1st day of the month and is not included in the figure listed above.

**NOTICE TO BORROWER:** Please call **your attorney** with any questions. We are **not permitted** under the Rules of Professional Responsibility to speak with you directly.

If you have proof that payments were made, fax that proof to our office at **215-825-6406**. If payment is not made, we will file a Certification with the Court and request relief from the Bankruptcy stay.

KML Law Group, P.C.  
/s/ Mark A. Cronin  
Mark A. Cronin, Esquire  
KML Law Group P.C.  
BNY Mellon Independence Center  
701 Market Street, Suite 5000  
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215-627-1322

cc: Vincent Wendowski